

### **Amendments to the Claims:**

The listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently Amended) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract, the commitment contract specifying a number of loan products to be fulfilled as a group to satisfy said commitment contract;

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria, and wherein automatically managing comprises automatically evaluating the underwriting criteria, calculating and assigning by said processor a fulfillment grade to a funded loan based on data stored in a database of funded loans for said loan products, and automatically executing actions to fulfill the commitment contract according to the underwriting criteria with the specified number of loan products, wherein the fulfillment grade is based on a reliability score for data obtained during a fulfillment process including a verification by the processor of an electronic certificate associated with a borrower of the funded loan;

automatically generating by said processor loan documents on the server for said loan products for signature by a borrower when said one or more underwriting criteria are fulfilled; and

accepting by said processor one or more ~~of an~~ electronic certificates of the borrower and ~~[[a]]~~ biometric signatures of the borrower as a signature on the loan documents.

2. (Original) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: receiving said underwriting criteria from one or more financial institutions; storing said underwriting criteria on said server; and providing to a first financial institution a group of underwriting criteria corresponding to one of said loan products.

3. (Previously Presented) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises maintaining in a database a data record of funded loans for said loan products.

4. (Previously Presented) The method of claim 1, wherein said fulfillment grade is based on a reliability of data obtained during a fulfillment process.

5. (Currently Amended) The method of claim 1, further comprising:  
storing data by said processor in the data record indicating how many of said number of loan products still need to be fulfilled to satisfy said commitment contract; and  
transmitting over a network to a client computer said indication as data for display in response to a request of the client computer.

6. (Previously Presented) The method of claim 3, further comprising:

updating the data record in response to receiving one or more of: a date said funded loans were funded, a loan amount of each of the funded of loans, an origination date of each of the funded loans, an interest rate of each of the funded loans, a property location of each of the funded loans, a secondary financing of each of the funded loans, a point for each of the funded loans, a lender of each of the funded loans, a loan processor of each of the funded loans, an underwriter of each of the funded loans, and a purchaser of each of the funded loans.

7-37. (Cancelled)

38. (Previously Presented) The method of claim 1, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

receiving said underwriting criteria from one or more financial institutions;  
automatically satisfying said underwriting criteria on said server.

39. (Previously Presented) The method of claim 1, wherein the commitment contract comprises a contract between a secondary market investor and a primary mortgage lender, and wherein the number of loan products comprises at least one quantity of at least one type of unfunded loan product.

40. (Currently Amended) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract between a secondary market investor and a primary mortgage bank, the commitment contract specifying a quantity of not yet funded loan products to be fulfilled as a group to satisfy said commitment contract; ~~and~~

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria, and wherein automatically managing comprises calculating and assigning by said processor a fulfillment grade to funded loans based on data stored in a database of funded loans for said loan products and automatically executing actions to fulfill the commitment contract according to the underwriting criteria with the specified number of loan products;

~~automatically generating loan documents for said loan products for signature by a borrower when said one or more underwriting criteria are fulfilled; and~~

accepting by said processor one or more of an electronic certificates of the borrower and [[a]] biometric signatures of the borrower as a signature on the loan documents automatically generated on the server for said loan products for signature by a borrower when said one or more underwriting criteria are fulfilled.

41. (Cancelled)

42. (Cancelled)

43. (Previously Presented) The method of claim 40, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:
- receiving said underwriting criteria from one or more financial institutions;
  - automatically satisfying said underwriting criteria on said server.
44. (Previously Presented) The method of claim 1, wherein receiving by a computer comprises receiving from a client computer over a network, and wherein automatically executing actions comprises the server transmitting data over the network to the client.
45. (Previously Presented) The method of claim 2, wherein receiving said underwriting criteria comprises receiving from one or more client computers over a network, and wherein providing to a first financial institution comprises providing the group of underwriting criteria by transmitting data over the network for display at a client computer.
46. (Previously Presented) The method of claim 1, wherein the verification of the electronic certificate by the processor includes verification of the biometric signature.
47. (Previously Presented) The method of claim 1, wherein verification of the electronic certificate by the processor includes verification of a handwritten signature of the buyer captured by an electronic pad.

48. (New) The method of claim 40, wherein managing by said processor further comprises:

- identifying one or more loans that have already been funded in the server;
- receiving a request from a first financial institution owning the one or more loans to transfer to a second financial institution rights to the one or more loans as specified by the first financial institution; and
- identifying on the server which financial institution owns which rights to said loan, including the duration of such ownership.

49. (New) The method of claim 1, wherein accepting the electronic certificate of the borrower further comprises:

- verifying said electronic certificate by said processor with an issuing certificate authority when verification is required by an underwriting criteria; and
- storing verification data in an appended verification record associated with the borrower.

50. (New) The method of claim 40, wherein accepting the electronic certificate of the borrower further comprises:

- verifying said electronic certificate by said processor with an issuing certificate authority when verification is required by an underwriting criteria; and
- storing verification data in an appended verification record associated with the borrower.